Attorney Docket No.: 52493.000343

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

As the below named inventor, I hereby declare that:

My residence, post office address and citizenship is as stated below next to my name;

I believe that I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

"INSURANCE INI	FORMATION MANAGEMENT SYSTEM AI	ND METHOD"
the specification of which:	is attached hereto. was filed on: as United States Application No.: or PCT International Application No.: and was amended on:	(if applicable).
	have reviewed and understand the content claims, as amended by any amendment	
I acknowledge the defined in 37 C.F.R. § 1.56.	duty to disclose information which is mat	terial to patentability as
	ize and request our agents, Hunton & Will bove, if necessary, the filing date and app	· · · · · · · · · · · · · · · · · · ·
	Prior Foreign Application(s)	
of any foreign application(s) \$365(a) of any PCT internation the United States of Americany foreign application(s) for the United States of Americany foreign application(s)	n priority benefits under 35 U.S.C. §§ 1196s) for patent, inventor's or plant breeder's ational application which designated at least a, listed below and have also identified belor patent, inventor's or plant breeder's righn having a filing date before that of the app	s rights certificate(s), or st one country other than low by checking the box, hts certificate(s), or any

Application Number	Country	Date of Filing (day, month, year)	Date of Issue (day, month, year)	Priority Claimed
				Yes No No
				Yes No No

Application Number	Country	Date of Filing (day, month, year)	Dat of Issu (day, month, year)	Priority Claim d
				Yes No No

Prior Provisional Application(s)

I hereby claim the benefit under 35 U.S.C. § 119(e) of any United States provisional application(s) listed below:

Application Number	Date of Filing (day, month, year)
60/280,146	02 April 2001

Prior United States Application(s)

I hereby claim the benefit under 35 U.S.C. § 120 of any United States application(s), or § 365(c) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose material information as defined in 37 C.F.R. § 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Application Number	Date of Filing (day, month, year)	Status - Patented, Pending, Abandoned
10/279,863	25 October 2002	Pending
10/028,964	27 December 2001	Pending

And I hereby appoint, both jointly and severally, with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected herewith the Hunton & Williams attorneys and agents associated with

CUSTOMER NUMBER

All correspondence and telephone communications should be addressed to:

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21967

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HUNTON & WILLIAMS
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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine and imprisonment, or both, under 18 U.S.C. § 1001, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

NAME OF SOLE INVENTOR:	OR FIRST		A petition has been filed	for this unsigned inventor
Signature			Date	
Given Name (first and middle (if	any)) David		Family Name or Surname	HANSON
Citizenship:	USA			
Residence:	1650 Los Gamos Dr	ive, San F	Rafael, CA 94903	
Mailing Address:	(same as above)			
NAME OF SECO	ND INVENTOR:		A petition has been filed	d for this unsigned inventor
Signature			Date	
Given Name (first and middle (if	any)) Terry		Family Name or Surname	CADIGAN
Citizenship:	USA			
Residence:	1537 Marlin Place, F	Rohnert Pa	ark, CA 94928	
Mailing Address:	(same as above)			
NAME OF THIRE	INVENTOR:		A petition has been filed	d for this unsigned inventor
Signature			Date	
Given Name (first and middle (if	any)) Eugene		Family Name or Surname	MANNACIO
Citizenship:	USA			
Residence:	428 Alameda De La Loma, Novato, CA 94949-5938			
Mailing Address:	(same as above)			

NAME OF FOUR	TH INVENTOR:		etition has been filed	for this unsigned inventor
Signature			Date	
Given Name (first and middle (if	any)) Prry		Family Name or Surname	ALLEN
Citizenship:	USA			
Residence:	1281-F Valley Oak	Court, Novato,	CA 94947	
Mailing Address:	(same as above)			
NAME OF FIFTH	INVENTOR:		etition has been filed	for this unsigned inventor
Signature			Date	
Given Name (first and middle (if	any)) Roger		Family Name or Surname	DESJARDINS
Citizenship:	USA			
Residence:	194 Raleigh Tavern	Lane, North A	ndover, MA 0184	5
Mailing Address:	(same as above)			
NAME OF SIXTH	INVENTOR:	☐ A pe	etition has been filed	for this unsigned inventor
Signature			Date	
Given Name (first and middle (if	any)) Gerri		Family Name or Surname	CHISHOLM
Citizenship:	USA			
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NAME OF SEVE	NTH INVENTOR:	☐ A pe	etition has been filed	for this unsigned inventor
Signature			Date	
Given Name (first and middle (if a	any)) Madge		Family Name or Surname	GRAHN
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